Innovation, Science and Economic Development Canada
Office of the Superintendent of Bankruptcy Canada

Innovation, Sciences et Développement économique Canada
Bureau du surintendant des faillites Canada

OSB • BSF
Protecting the Integrity of the Insolvency System
Protéger l'intégrité du système d'insolvabilité

2016

Insolvency Statistics in Canada

Fourth Quarter of 2016

Canada

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Economic Region (ER): Standard geographical units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Newfoundland and Labrador	**577**	**601**	**472**	**-4.0**	**22.2**	**2,427**	**1,849**	**31.3**
Bankruptcies	362	386	356	-6.2	1.7	1,574	1,519	3.6
Proposals	215	215	116	0.0	85.3	853	330	158.5
Prince Edward Island	**196**	**209**	**219**	**-6.2**	**-10.5**	**815**	**822**	**-0.9**
Bankruptcies	125	134	145	-6.7	-13.8	507	531	-4.5
Proposals	71	75	74	-5.3	-4.1	308	291	5.8
Nova Scotia	**1,465**	**1,593**	**1,364**	**-8.0**	**7.4**	**6,023**	**5,325**	**13.1**
Bankruptcies	1,035	1,090	953	-5.0	8.6	4,254	3,717	14.4
Proposals	430	503	411	-14.5	4.6	1,769	1,608	10.0
New Brunswick	**1,165**	**1,111**	**1,034**	**4.9**	**12.7**	**4,501**	**4,411**	**2.0**
Bankruptcies	741	715	672	3.6	10.3	2,949	2,873	2.6
Proposals	424	396	362	7.1	17.1	1,552	1,538	0.9
Quebec	**10,811**	**10,726**	**11,191**	**0.8**	**-3.4**	**45,206**	**45,942**	**-1.6**
Bankruptcies	6,271	6,157	6,430	1.9	-2.5	25,901	26,223	-1.2
Proposals	4,540	4,569	4,761	-0.6	-4.6	19,305	19,719	-2.1
Ontario	**9,660**	**9,694**	**10,180**	**-0.4**	**-5.1**	**40,551**	**41,076**	**-1.3**
Bankruptcies	4,186	4,178	4,673	0.2	-10.4	17,595	18,842	-6.6
Proposals	5,474	5,516	5,507	-0.8	-0.6	22,956	22,234	3.2
Manitoba	**674**	**635**	**561**	**6.1**	**20.1**	**2,659**	**2,136**	**24.5**
Bankruptcies	371	361	312	2.8	18.9	1,482	1,290	14.9
Proposals	303	274	249	10.6	21.7	1,177	846	39.1
Saskatchewan	**780**	**789**	**615**	**-1.1**	**26.8**	**3,077**	**2,317**	**32.8**
Bankruptcies	376	371	353	1.3	6.5	1,512	1,240	21.9
Proposals	404	418	262	-3.3	54.2	1,565	1,077	45.3
Alberta	**3,267**	**3,278**	**2,672**	**-0.3**	**22.3**	**13,338**	**9,944**	**34.1**
Bankruptcies	1,350	1,305	1,140	3.4	18.4	5,548	4,375	26.8
Proposals	1,917	1,973	1,532	-2.8	25.1	7,790	5,569	39.9
British Columbia	**2,444**	**2,595**	**2,844**	**-5.8**	**-14.1**	**11,005**	**11,802**	**-6.8**
Bankruptcies	1,056	1,125	1,340	-6.1	-21.2	4,868	5,837	-16.6
Proposals	1,388	1,470	1,504	-5.6	-7.7	6,137	5,965	2.9
Northwest Territories	**17**	**19**	**23**	**-10.5**	**-26.1**	**60**	**52**	**15.4**
Bankruptcies	12	9	13	33.3	-7.7	35	28	25.0
Proposals	5	10	10	-50.0	-50.0	25	24	4.2
Yukon	**9**	**13**	**5**	**-30.8**	**80.0**	**55**	**35**	**57.1**
Bankruptcies	3	7	2	-57.1	50.0	27	18	50.0
Proposals	6	6	3	0.0	100.0	28	17	64.7
Nunavut	**2**	**1**	**3**	**100.0**	**-33.3**	**10**	**5**	**100.0**
Bankruptcies	0	1	1	-100.0	-100.0	4	2	100.0
Proposals	2	0	2	--	0.0	6	3	100.0
Canada	**31,067**	**31,264**	**31,183**	**-0.6**	**-0.4**	**129,727**	**125,716**	**3.2**
Bankruptcies	**15,888**	**15,839**	**16,390**	**0.3**	**-3.1**	**66,256**	**66,495**	**-0.4**
Proposals	**15,179**	**15,425**	**14,793**	**-1.6**	**2.6**	**63,471**	**59,221**	**7.2**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Newfoundland and Labrador	**567**	**595**	**465**	**-4.7**	**21.9**	**2,399**	**1,822**	**31.7**
Bankruptcies	353	381	351	-7.3	0.6	1,552	1,498	3.6
Proposals	214	214	114	0.0	87.7	847	324	161.4
Prince Edward Island	**195**	**206**	**216**	**-5.3**	**-9.7**	**802**	**806**	**-0.5**
Bankruptcies	125	131	142	-4.6	-12.0	500	519	-3.7
Proposals	70	75	74	-6.7	-5.4	302	287	5.2
Nova Scotia	**1,447**	**1,574**	**1,347**	**-8.1**	**7.4**	**5,948**	**5,232**	**13.7**
Bankruptcies	1,022	1,073	937	-4.8	9.1	4,191	3,648	14.9
Proposals	425	501	410	-15.2	3.7	1,757	1,584	10.9
New Brunswick	**1,152**	**1,097**	**1,013**	**5.0**	**13.7**	**4,442**	**4,331**	**2.6**
Bankruptcies	730	704	652	3.7	12.0	2,904	2,814	3.2
Proposals	422	393	361	7.4	16.9	1,538	1,517	1.4
Quebec	**10,285**	**10,249**	**10,610**	**0.4**	**-3.1**	**43,009**	**43,705**	**-1.6**
Bankruptcies	5,871	5,805	5,983	1.1	-1.9	24,241	24,539	-1.2
Proposals	4,414	4,444	4,627	-0.7	-4.6	18,768	19,166	-2.1
Ontario	**9,435**	**9,477**	**9,925**	**-0.4**	**-4.9**	**39,611**	**39,935**	**-0.8**
Bankruptcies	4,023	4,011	4,471	0.3	-10.0	16,904	17,958	-5.9
Proposals	5,412	5,466	5,454	-1.0	-0.8	22,707	21,977	3.3
Manitoba	**660**	**625**	**550**	**5.6**	**20.0**	**2,607**	**2,098**	**24.3**
Bankruptcies	364	352	303	3.4	20.1	1,448	1,264	14.6
Proposals	296	273	247	8.4	19.8	1,159	834	39.0
Saskatchewan	**752**	**764**	**584**	**-1.6**	**28.8**	**2,960**	**2,198**	**34.7**
Bankruptcies	354	350	330	1.1	7.3	1,421	1,155	23.0
Proposals	398	414	254	-3.9	56.7	1,539	1,043	47.6
Alberta	**3,204**	**3,243**	**2,643**	**-1.2**	**21.2**	**13,170**	**9,810**	**34.3**
Bankruptcies	1,306	1,278	1,117	2.2	16.9	5,427	4,280	26.8
Proposals	1,898	1,965	1,526	-3.4	24.4	7,743	5,530	40.0
British Columbia	**2,398**	**2,553**	**2,768**	**-6.1**	**-13.4**	**10,806**	**11,580**	**-6.7**
Bankruptcies	1,022	1,095	1,293	-6.7	-21.0	4,719	5,683	-17.0
Proposals	1,376	1,458	1,475	-5.6	-6.7	6,087	5,897	3.2
Northwest Territories	**17**	**19**	**23**	**-10.5**	**-26.1**	**60**	**52**	**15.4**
Bankruptcies	12	9	13	33.3	-7.7	35	28	25.0
Proposals	5	10	10	-50.0	-50.0	25	24	4.2
Yukon	**9**	**13**	**5**	**-30.8**	**80.0**	**55**	**35**	**57.1**
Bankruptcies	3	7	2	-57.1	50.0	27	18	50.0
Proposals	6	6	3	0.0	100.0	28	17	64.7
Nunavut	**2**	**1**	**3**	**100.0**	**-33.3**	**9**	**5**	**80.0**
Bankruptcies	0	1	1	-100.0	-100.0	3	2	50.0
Proposals	2	0	2	–	0.0	6	3	100.0
Canada	**30,123**	**30,416**	**30,152**	**-1.0**	**-0.1**	**125,878**	**121,609**	**3.5**
Bankruptcies	**15,185**	**15,197**	**15,595**	**-0.1**	**-2.6**	**63,372**	**63,406**	**-0.1**
Proposals	**14,938**	**15,219**	**14,557**	**-1.8**	**2.6**	**62,506**	**58,203**	**7.4**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Newfoundland and Labrador	**10**	**6**	**7**	**66.7**	**42.9**	**28**	**27**	**3.7**
Bankruptcies	9	5	5	80.0	80.0	22	21	4.8
Proposals	1	1	2	0.0	-50.0	6	6	0.0
Prince Edward Island	**1**	**3**	**3**	**-66.7**	**-66.7**	**13**	**16**	**-18.8**
Bankruptcies	0	3	3	-100.0	-100.0	7	12	-41.7
Proposals	1	0	0	--	--	6	4	50.0
Nova Scotia	**18**	**19**	**17**	**-5.3**	**5.9**	**75**	**93**	**-19.4**
Bankruptcies	13	17	16	-23.5	-18.8	63	69	-8.7
Proposals	5	2	1	150.0	400.0	12	24	-50.0
New Brunswick	**13**	**14**	**21**	**-7.1**	**-38.1**	**59**	**80**	**-26.3**
Bankruptcies	11	11	20	0.0	-45.0	45	59	-23.7
Proposals	2	3	1	-33.3	100.0	14	21	-33.3
Quebec	**526**	**477**	**581**	**10.3**	**-9.5**	**2,197**	**2,237**	**-1.8**
Bankruptcies	400	352	447	13.6	-10.5	1,660	1,684	-1.4
Proposals	126	125	134	0.8	-6.0	537	553	-2.9
Ontario	**225**	**217**	**255**	**3.7**	**-11.8**	**940**	**1,141**	**-17.6**
Bankruptcies	163	167	202	-2.4	-19.3	691	884	-21.8
Proposals	62	50	53	24.0	17.0	249	257	-3.1
Manitoba	**14**	**10**	**11**	**40.0**	**27.3**	**52**	**38**	**36.8**
Bankruptcies	7	9	9	-22.2	-22.2	34	26	30.8
Proposals	7	1	2	600.0	250.0	18	12	50.0
Saskatchewan	**28**	**25**	**31**	**12.0**	**-9.7**	**117**	**119**	**-1.7**
Bankruptcies	22	21	23	4.8	-4.3	91	85	7.1
Proposals	6	4	8	50.0	-25.0	26	34	-23.5
Alberta	**63**	**35**	**29**	**80.0**	**117.2**	**168**	**134**	**25.4**
Bankruptcies	44	27	23	63.0	91.3	121	95	27.4
Proposals	19	8	6	137.5	216.7	47	39	20.5
British Columbia	**46**	**42**	**76**	**9.5**	**-39.5**	**199**	**222**	**-10.4**
Bankruptcies	34	30	47	13.3	-27.7	149	154	-3.2
Proposals	12	12	29	0.0	-58.6	50	68	-26.5
Northwest Territories	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nunavut	**0**	**0**	**0**	**--**	**--**	**1**	**0**	**--**
Bankruptcies	0	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	**944**	**848**	**1,031**	**11.3**	**-8.4**	**3,849**	**4,107**	**-6.3**
Bankruptcies	**703**	**642**	**795**	**9.5**	**-11.6**	**2,884**	**3,089**	**-6.6**
Proposals	**241**	**206**	**236**	**17.0**	**2.1**	**965**	**1,018**	**-5.2**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Agriculture, Forestry, Fishing and Hunting	**35**	**13**	**16**	**169.2**	**118.8**	**88**	**84**	**4.8**
Bankruptcies	24	7	13	242.9	84.6	62	43	44.2
Proposals	11	6	3	83.3	266.7	26	41	-36.6
Mining and Oil and Gas Extraction	**32**	**17**	**14**	**88.2**	**128.6**	**72**	**44**	**63.6**
Bankruptcies	27	7	11	285.7	145.5	50	31	61.3
Proposals	5	10	3	-50.0	66.7	22	13	69.2
Utilities	**4**	**1**	**2**	**300.0**	**100.0**	**9**	**13**	**-30.8**
Bankruptcies	2	1	1	100.0	100.0	3	10	-70.0
Proposals	2	0	1	--	100.0	6	3	100.0
Construction	**172**	**174**	**194**	**-1.1**	**-11.3**	**711**	**775**	**-8.3**
Bankruptcies	124	122	150	1.6	-17.3	520	572	-9.1
Proposals	48	52	44	-7.7	9.1	191	203	-5.9
Manufacturing	**74**	**60**	**102**	**23.3**	**-27.5**	**299**	**380**	**-21.3**
Bankruptcies	47	45	74	4.4	-36.5	216	267	-19.1
Proposals	27	15	28	80.0	-3.6	83	113	-26.5
Wholesale Trade	**49**	**45**	**48**	**8.9**	**2.1**	**179**	**208**	**-13.9**
Bankruptcies	39	37	37	5.4	5.4	142	154	-7.8
Proposals	10	8	11	25.0	-9.1	37	54	-31.5
Retail Trade	**90**	**86**	**129**	**4.7**	**-30.2**	**454**	**502**	**-9.6**
Bankruptcies	62	69	96	-10.1	-35.4	331	385	-14.0
Proposals	28	17	33	64.7	-15.2	123	117	5.1
Transportation and Warehousing	**63**	**45**	**53**	**40.0**	**18.9**	**225**	**219**	**2.7**
Bankruptcies	49	36	41	36.1	19.5	177	159	11.3
Proposals	14	9	12	55.6	16.7	48	60	-20.0
Information and Cultural Industries	**24**	**13**	**22**	**84.6**	**9.1**	**71**	**72**	**-1.4**
Bankruptcies	13	13	19	0.0	-31.6	56	54	3.7
Proposals	11	0	3	--	266.7	15	18	-16.7
Finance and Insurance	**11**	**15**	**17**	**-26.7**	**-35.3**	**64**	**74**	**-13.5**
Bankruptcies	11	15	16	-26.7	-31.3	52	55	-5.5
Proposals	0	0	1	--	-100.0	12	19	-36.8
Real Estate and Rental and Leasing	**35**	**39**	**45**	**-10.3**	**-22.2**	**154**	**141**	**9.2**
Bankruptcies	23	30	34	-23.3	-32.4	101	114	-11.4
Proposals	12	9	11	33.3	9.1	53	27	96.3

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Professional, Scientific and Technical Services	**77**	**57**	**67**	**35.1**	**14.9**	**296**	**287**	**3.1**
Bankruptcies	62	41	55	51.2	12.7	228	224	1.8
Proposals	15	16	12	-6.3	25.0	68	63	7.9
Management of Companies and Enterprises	**23**	**17**	**15**	**35.3**	**53.3**	**77**	**57**	**35.1**
Bankruptcies	17	8	11	112.5	54.5	55	40	37.5
Proposals	6	9	4	-33.3	50.0	22	17	29.4
Administrative and Support, Waste Management and Remediation Services	**54**	**44**	**52**	**22.7**	**3.8**	**191**	**196**	**-2.6**
Bankruptcies	43	32	34	34.4	26.5	143	148	-3.4
Proposals	11	12	18	-8.3	-38.9	48	48	0.0
Educational Services	**8**	**6**	**10**	**33.3**	**-20.0**	**32**	**37**	**-13.5**
Bankruptcies	6	3	7	100.0	-14.3	20	30	-33.3
Proposals	2	3	3	-33.3	-33.3	12	7	71.4
Health Care and Social Assistance	**18**	**17**	**14**	**5.9**	**28.6**	**71**	**75**	**-5.3**
Bankruptcies	14	13	12	7.7	16.7	52	56	-7.1
Proposals	4	4	2	0.0	100.0	19	19	0.0
Arts, Entertainment and Recreation	**19**	**12**	**18**	**58.3**	**5.6**	**80**	**71**	**12.7**
Bankruptcies	13	9	13	44.4	0.0	64	52	23.1
Proposals	6	3	5	100.0	20.0	16	19	-15.8
Accommodation and Food Services	**121**	**146**	**163**	**-17.1**	**-25.8**	**610**	**658**	**-7.3**
Bankruptcies	100	117	132	-14.5	-24.2	473	526	-10.1
Proposals	21	29	31	-27.6	-32.3	137	132	3.8
Other Services (except Public Administration)	**34**	**40**	**49**	**-15.0**	**-30.6**	**162**	**210**	**-22.9**
Bankruptcies	27	36	38	-25.0	-28.9	136	165	-17.6
Proposals	7	4	11	75.0	-36.4	26	45	-42.2
Public Administration	**1**	**1**	**1**	**0.0**	**0.0**	**4**	**4**	**0.0**
Bankruptcies	0	1	1	-100.0	-100.0	3	4	-25.0
Proposals	1	0	0	--	--	1	0	--
Total	**944**	**848**	**1,031**	**11.3**	**-8.4**	**3,849**	**4,107**	**-6.3**
Bankruptcies	**703**	**642**	**795**	**9.5**	**-11.6**	**2,884**	**3,089**	**-6.6**
Proposals	**241**	**206**	**236**	**17.0**	**2.1**	**965**	**1,018**	**-5.2**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Newfoundland and Labrador	**567**	**595**	**465**	**-4.7**	**21.9**	**2,399**	**1,822**	**31.7**
Bankruptcies	**353**	**381**	**351**	**-7.3**	**0.6**	**1,552**	**1,498**	**3.6**
Proposals	**214**	**214**	**114**	**0.0**	**87.7**	**847**	**324**	**161.4**
Avalon Peninsula	319	296	228	7.8	39.9	1,270	887	43.2
Bankruptcies	198	167	150	18.6	32.0	729	697	4.6
Proposals	121	129	78	-6.2	55.1	541	190	184.7
South Coast - Burin Peninsula	37	50	33	-26.0	12.1	168	114	47.4
Bankruptcies	25	37	27	-32.4	-7.4	126	102	23.5
Proposals	12	13	6	-7.7	100.0	42	12	250.0
West Coast - Northern Peninsula - Labrador	77	97	87	-20.6	-11.5	383	346	10.7
Bankruptcies	42	63	69	-33.3	-39.1	255	275	-7.3
Proposals	35	34	18	2.9	94.4	128	71	80.3
Notre Dame - Central Bonavista Bay	134	151	117	-11.3	14.5	579	475	21.9
Bankruptcies	88	113	105	-22.1	-16.2	442	424	4.2
Proposals	46	38	12	21.1	283.3	137	51	168.6
Prince Edward Island	**195**	**206**	**216**	**-5.3**	**-9.7**	**802**	**806**	**-0.5**
Bankruptcies	**125**	**131**	**142**	**-4.6**	**-12.0**	**500**	**519**	**-3.7**
Proposals	**70**	**75**	**74**	**-6.7**	**-5.4**	**302**	**287**	**5.2**
Nova Scotia	**1,447**	**1,574**	**1,347**	**-8.1**	**7.4**	**5,948**	**5,232**	**13.7**
Bankruptcies	**1,022**	**1,073**	**937**	**-4.8**	**9.1**	**4,191**	**3,648**	**14.9**
Proposals	**425**	**501**	**410**	**-15.2**	**3.7**	**1,757**	**1,584**	**10.9**
Cape Breton	250	335	227	-25.4	10.1	1,138	837	36.0
Bankruptcies	151	193	129	-21.8	17.1	704	451	56.1
Proposals	99	142	98	-30.3	1.0	434	386	12.4
North Shore	281	296	258	-5.1	8.9	1,086	956	13.6
Bankruptcies	193	207	178	-6.8	8.4	757	669	13.2
Proposals	88	89	80	-1.1	10.0	329	287	14.6
Annapolis Valley	193	226	217	-14.6	-11.1	870	766	13.6
Bankruptcies	156	194	169	-19.6	-7.7	701	598	17.2
Proposals	37	32	48	15.6	-22.9	169	168	0.6
Southern	167	171	122	-2.3	36.9	639	579	10.4
Bankruptcies	119	110	89	8.2	33.7	441	434	1.6
Proposals	48	61	33	-21.3	45.5	198	145	36.6
Halifax	555	547	524	1.5	5.9	2,216	2,097	5.7
Bankruptcies	403	370	373	8.9	8.0	1,590	1,499	6.1
Proposals	152	177	151	-14.1	0.7	626	598	4.7

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
New Brunswick	**1,152**	**1,097**	**1,013**	**5.0**	**13.7**	**4,442**	**4,331**	**2.6**
Bankruptcies	**730**	**704**	**652**	**3.7**	**12.0**	**2,904**	**2,814**	**3.2**
Proposals	**422**	**393**	**361**	**7.4**	**16.9**	**1,538**	**1,517**	**1.4**
Campbellton - Miramichi	278	204	210	36.3	32.4	899	870	3.3
Bankruptcies	198	129	132	53.5	50.0	611	600	1.8
Proposals	80	75	78	6.7	2.6	288	270	6.7
Moncton - Richibucto	357	359	310	-0.6	15.2	1,415	1,290	9.7
Bankruptcies	214	233	194	-8.2	10.3	901	840	7.3
Proposals	143	126	116	13.5	23.3	514	450	14.2
Saint John - St.Stephen	255	255	236	0.0	8.1	1,055	1,040	1.4
Bankruptcies	149	156	154	-4.5	-3.2	653	638	2.4
Proposals	106	99	82	7.1	29.3	402	402	0.0
Fredericton - Oromocto	169	167	167	1.2	1.2	697	734	-5.0
Bankruptcies	114	106	109	7.5	4.6	483	463	4.3
Proposals	55	61	58	-9.8	-5.2	214	271	-21.0
Edmundston - Woodstock	93	112	90	-17.0	3.3	376	394	-4.6
Bankruptcies	55	80	63	-31.3	-12.7	256	272	-5.9
Proposals	38	32	27	18.8	40.7	120	122	-1.6
Quebec	**10,285**	**10,249**	**10,610**	**0.4**	**-3.1**	**43,009**	**43,705**	**-1.6**
Bankruptcies	**5,871**	**5,805**	**5,983**	**1.1**	**-1.9**	**24,241**	**24,539**	**-1.2**
Proposals	**4,414**	**4,444**	**4,627**	**-0.7**	**-4.6**	**18,768**	**19,166**	**-2.1**
Gaspésie - Îles-de-la-Madeleine	147	96	107	53.1	37.4	521	506	3.0
Bankruptcies	80	49	59	63.3	35.6	273	285	-4.2
Proposals	67	47	48	42.6	39.6	248	221	12.2
Bas-Saint-Laurent	215	223	236	-3.6	-8.9	912	901	1.2
Bankruptcies	137	125	122	9.6	12.3	546	523	4.4
Proposals	78	98	114	-20.4	-31.6	366	378	-3.2
Capitale-Nationale	763	801	831	-4.7	-8.2	3,243	3,208	1.1
Bankruptcies	471	463	526	1.7	-10.5	1,950	1,959	-0.5
Proposals	292	338	305	-13.6	-4.3	1,293	1,249	3.5
Chaudière - Appalaches	455	377	433	20.7	5.1	1,621	1,633	-0.7
Bankruptcies	289	243	226	18.9	27.9	997	933	6.9
Proposals	166	134	207	23.9	-19.8	624	700	-10.9
Estrie	382	345	404	10.7	-5.4	1,542	1,543	-0.1
Bankruptcies	228	231	259	-1.3	-12.0	1,014	997	1.7
Proposals	154	114	145	35.1	6.2	528	546	-3.3
Centre-du-Québec	311	265	278	17.4	11.9	1,113	1,166	-4.5
Bankruptcies	187	159	155	17.6	20.6	674	640	5.3
Proposals	124	106	123	17.0	0.8	439	526	-16.5

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Montérégie	1,921	1,944	1,956	-1.2	-1.8	8,198	8,402	-2.4
Bankruptcies	1,060	1,087	1,083	-2.5	-2.1	4,365	4,487	-2.7
Proposals	861	857	873	0.5	-1.4	3,833	3,915	-2.1
Montréal	2,119	2,191	2,270	-3.3	-6.7	8,992	9,196	-2.2
Bankruptcies	1,234	1,237	1,330	-0.2	-7.2	5,176	5,387	-3.9
Proposals	885	954	940	-7.2	-5.9	3,816	3,809	0.2
Laval	536	533	586	0.6	-8.5	2,215	2,289	-3.2
Bankruptcies	257	269	296	-4.5	-13.2	1,129	1,187	-4.9
Proposals	279	264	290	5.7	-3.8	1,086	1,102	-1.5
Lanaudière	770	833	849	-7.6	-9.3	3,400	3,595	-5.4
Bankruptcies	425	408	442	4.2	-3.8	1,751	1,755	-0.2
Proposals	345	425	407	-18.8	-15.2	1,649	1,840	-10.4
Laurentides	979	947	1,004	3.4	-2.5	4,190	4,490	-6.7
Bankruptcies	502	539	487	-6.9	3.1	2,215	2,370	-6.5
Proposals	477	408	517	16.9	-7.7	1,975	2,120	-6.8
Outaouais	610	665	594	-8.3	2.7	2,736	2,677	2.2
Bankruptcies	333	366	330	-9.0	0.9	1,485	1,486	-0.1
Proposals	277	299	264	-7.4	4.9	1,251	1,191	5.0
Abitibi - Témiscamingue	191	179	183	6.7	4.4	750	791	-5.2
Bankruptcies	108	100	100	8.0	8.0	436	448	-2.7
Proposals	83	79	83	5.1	0.0	314	343	-8.5
Mauricie	373	381	410	-2.1	-9.0	1,545	1,528	1.1
Bankruptcies	255	249	279	2.4	-8.6	1,024	1,012	1.2
Proposals	118	132	131	-10.6	-9.9	521	516	1.0
Saguenay - Lac-Saint-Jean	388	346	361	12.1	7.5	1,499	1,373	9.2
Bankruptcies	234	210	215	11.4	8.8	898	816	10.0
Proposals	154	136	146	13.2	5.5	601	557	7.9
Côte-Nord	115	110	91	4.5	26.4	481	348	38.2
Bankruptcies	66	64	63	3.1	4.8	279	221	26.2
Proposals	49	46	28	6.5	75.0	202	127	59.1
Nord-du-Québec	10	13	17	-23.1	-41.2	53	59	-10.2
Bankruptcies	6	8	11	-25.0	-45.5	32	34	-5.9
Proposals	4	5	6	-20.0	-33.3	21	25	-16.0
Ontario	9,435	9,477	9,925	-0.4	-4.9	39,611	39,935	-0.8
Bankruptcies	4,023	4,011	4,471	0.3	-10.0	16,904	17,958	-5.9
Proposals	5,412	5,466	5,454	-1.0	-0.8	22,707	21,977	3.3
Ottawa	939	1,001	969	-6.2	-3.1	3,908	3,768	3.7
Bankruptcies	470	521	523	-9.8	-10.1	2,053	2,097	-2.1
Proposals	469	480	446	-2.3	5.2	1,855	1,671	11.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Kingston - Pembroke	447	400	440	11.8	1.6	1,679	1,683	-0.2
Bankruptcies	209	196	232	6.6	-9.9	813	875	-7.1
Proposals	238	204	208	16.7	14.4	866	808	7.2
Muskoka - Kawarthas	265	266	297	-0.4	-10.8	1,202	1,203	-0.1
Bankruptcies	117	118	150	-0.8	-22.0	515	569	-9.5
Proposals	148	148	147	0.0	0.7	687	634	8.4
Toronto	3,670	3,795	3,941	-3.3	-6.9	15,691	16,015	-2.0
Bankruptcies	1,328	1,344	1,470	-1.2	-9.7	5,694	6,176	-7.8
Proposals	2,342	2,451	2,471	-4.4	-5.2	9,997	9,839	1.6
Kitchener - Waterloo - Barrie	939	871	996	7.8	-5.7	3,836	4,039	-5.0
Bankruptcies	385	392	450	-1.8	-14.4	1,690	1,825	-7.4
Proposals	554	479	546	15.7	1.5	2,146	2,214	-3.1
Hamilton - Niagara Peninsula	962	1,057	1,091	-9.0	-11.8	4,482	4,409	1.7
Bankruptcies	410	451	483	-9.1	-15.1	1,872	1,921	-2.6
Proposals	552	606	608	-8.9	-9.2	2,610	2,488	4.9
London	647	627	659	3.2	-1.8	2,647	2,660	-0.5
Bankruptcies	307	271	306	13.3	0.3	1,163	1,210	-3.9
Proposals	340	356	353	-4.5	-3.7	1,484	1,450	2.3
Windsor - Sarnia	520	478	578	8.8	-10.0	2,081	2,290	-9.1
Bankruptcies	269	227	290	18.5	-7.2	1,009	1,121	-10.0
Proposals	251	251	288	0.0	-12.8	1,072	1,169	-8.3
Stratford - Bruce Peninsula	172	166	177	3.6	-2.8	689	711	-3.1
Bankruptcies	97	87	95	11.5	2.1	380	381	-0.3
Proposals	75	79	82	-5.1	-8.5	309	330	-6.4
Northeast	738	683	649	8.1	13.7	2,840	2,598	9.3
Bankruptcies	347	332	383	4.5	-9.4	1,385	1,425	-2.8
Proposals	391	351	266	11.4	47.0	1,455	1,173	24.0
Northwest	135	133	128	1.5	5.5	557	559	-0.4
Bankruptcies	83	72	88	15.3	-5.7	331	358	-7.5
Proposals	52	61	40	-14.8	30.0	226	201	12.4
Manitoba	**660**	**625**	**550**	**5.6**	**20.0**	**2,607**	**2,098**	**24.3**
Bankruptcies	**364**	**352**	**303**	**3.4**	**20.1**	**1,448**	**1,264**	**14.6**
Proposals	**296**	**273**	**247**	**8.4**	**19.8**	**1,159**	**834**	**39.0**
Southeast	41	36	29	13.9	41.4	176	162	8.6
Bankruptcies	23	19	21	21.1	9.5	96	121	-20.7
Proposals	18	17	8	5.9	125.0	80	41	95.1
South Central	32	29	18	10.3	77.8	94	59	59.3
Bankruptcies	23	19	11	21.1	109.1	68	43	58.1
Proposals	9	10	7	-10.0	28.6	26	16	62.5

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Southwest	79	72	67	9.7	17.9	309	282	9.6
Bankruptcies	40	27	29	48.1	37.9	140	131	6.9
Proposals	39	45	38	-13.3	2.6	169	151	11.9
North Central	12	26	17	-53.8	-29.4	90	61	47.5
Bankruptcies	9	16	11	-43.8	-18.2	48	42	14.3
Proposals	3	10	6	-70.0	-50.0	42	19	121.1
Winnipeg	421	392	342	7.4	23.1	1,642	1,278	28.5
Bankruptcies	219	232	190	-5.6	15.3	924	778	18.8
Proposals	202	160	152	26.3	32.9	718	500	43.6
Interlake	40	35	31	14.3	29.0	140	101	38.6
Bankruptcies	27	20	18	35.0	50.0	81	67	20.9
Proposals	13	15	13	-13.3	0.0	59	34	73.5
Parklands	17	11	26	54.5	-34.6	78	91	-14.3
Bankruptcies	8	5	14	60.0	-42.9	43	47	-8.5
Proposals	9	6	12	50.0	-25.0	35	44	-20.5
North	18	24	19	-25.0	-5.3	77	60	28.3
Bankruptcies	15	14	8	7.1	87.5	48	33	45.5
Proposals	3	10	11	-70.0	-72.7	29	27	7.4
Saskatchewan	**752**	**764**	**584**	**-1.6**	**28.8**	**2,960**	**2,198**	**34.7**
Bankruptcies	**354**	**350**	**330**	**1.1**	**7.3**	**1,421**	**1,155**	**23.0**
Proposals	**398**	**414**	**254**	**-3.9**	**56.7**	**1,539**	**1,043**	**47.6**
Regina - Moose Mountain	258	245	178	5.3	44.9	991	676	46.6
Bankruptcies	81	82	80	-1.2	1.3	366	297	23.2
Proposals	177	163	98	8.6	80.6	625	379	64.9
Swift Current - Moose Jaw	62	62	59	0.0	5.1	235	194	21.1
Bankruptcies	34	38	42	-10.5	-19.0	130	120	8.3
Proposals	28	24	17	16.7	64.7	105	74	41.9
Saskatoon - Biggar	224	236	190	-5.1	17.9	923	694	33.0
Bankruptcies	123	107	89	15.0	38.2	471	335	40.6
Proposals	101	129	101	-21.7	0.0	452	359	25.9
Yorkton - Melville	53	52	36	1.9	47.2	186	142	31.0
Bankruptcies	26	27	31	-3.7	-16.1	95	93	2.2
Proposals	27	25	5	8.0	440.0	91	49	85.7
Prince Albert	153	156	110	-1.9	39.1	593	459	29.2
Bankruptcies	91	89	78	2.2	16.7	343	292	17.5
Proposals	62	67	32	-7.5	93.8	250	167	49.7
Northern	3	12	12	-75.0	-75.0	32	33	-3.0
Bankruptcies	0	6	11	-100.0	-100.0	15	18	-16.7
Proposals	3	6	1	-50.0	200.0	17	15	13.3

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Alberta	**3,204**	**3,243**	**2,643**	**-1.2**	**21.2**	**13,170**	**9,810**	**34.3**
Bankruptcies	**1,306**	**1,278**	**1,117**	**2.2**	**16.9**	**5,427**	**4,280**	**26.8**
Proposals	**1,898**	**1,965**	**1,526**	**-3.4**	**24.4**	**7,743**	**5,530**	**40.0**
Lethbridge - Medicine Hat	276	293	246	-5.8	12.2	1,164	961	21.1
Bankruptcies	116	112	110	3.6	5.5	475	410	15.9
Proposals	160	181	136	-11.6	17.6	689	551	25.0
Camrose - Drumheller	148	133	128	11.3	15.6	607	450	34.9
Bankruptcies	77	63	49	22.2	57.1	311	229	35.8
Proposals	71	70	79	1.4	-10.1	296	221	33.9
Calgary	1,129	1,237	1,004	-8.7	12.5	4,746	3,695	28.4
Bankruptcies	401	419	403	-4.3	-0.5	1,687	1,481	13.9
Proposals	728	818	601	-11.0	21.1	3,059	2,214	38.2
Banff - Jasper - Rocky Mountain House	74	75	57	-1.3	29.8	283	213	32.9
Bankruptcies	30	29	26	3.4	15.4	120	87	37.9
Proposals	44	46	31	-4.3	41.9	163	126	29.4
Red Deer	308	227	216	35.7	42.6	1,058	758	39.6
Bankruptcies	121	102	85	18.6	42.4	414	287	44.3
Proposals	187	125	131	49.6	42.7	644	471	36.7
Edmonton	992	996	748	-0.4	32.6	4,093	2,913	40.5
Bankruptcies	429	420	314	2.1	36.6	1,814	1,323	37.1
Proposals	563	576	434	-2.3	29.7	2,279	1,590	43.3
Athabasca - Grande Prairie - Peace River	198	208	159	-4.8	24.5	882	553	59.5
Bankruptcies	89	98	78	-9.2	14.1	436	322	35.4
Proposals	109	110	81	-0.9	34.6	446	231	93.1
Wood Buffalo - Cold Lake	79	72	84	9.7	-6.0	335	269	24.5
Bankruptcies	43	34	51	26.5	-15.7	169	140	20.7
Proposals	36	38	33	-5.3	9.1	166	129	28.7
British Columbia	**2,398**	**2,553**	**2,768**	**-6.1**	**-13.4**	**10,806**	**11,580**	**-6.7**
Bankruptcies	**1,022**	**1,095**	**1,293**	**-6.7**	**-21.0**	**4,719**	**5,683**	**-17.0**
Proposals	**1,376**	**1,458**	**1,475**	**-5.6**	**-6.7**	**6,087**	**5,897**	**3.2**
Vancouver Island and Coast	547	545	630	0.4	-13.2	2,405	2,554	-5.8
Bankruptcies	242	248	348	-2.4	-30.5	1,145	1,442	-20.6
Proposals	305	297	282	2.7	8.2	1,260	1,112	13.3
Lower Mainland - Southwest	1,221	1,388	1,507	-12.0	-19.0	5,737	6,409	-10.5
Bankruptcies	482	537	626	-10.2	-23.0	2,244	2,877	-22.0
Proposals	739	851	881	-13.2	-16.1	3,493	3,532	-1.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Thompson - Okanagan	349	326	339	7.1	2.9	1,452	1,506	-3.6
Bankruptcies	167	159	161	5.0	3.7	695	768	-9.5
Proposals	182	167	178	9.0	2.2	757	738	2.6
Kootenay	69	68	98	1.5	-29.6	331	374	-11.5
Bankruptcies	32	36	57	-11.1	-43.9	188	222	-15.3
Proposals	37	32	41	15.6	-9.8	143	152	-5.9
Cariboo	124	140	135	-11.4	-8.1	539	512	5.3
Bankruptcies	55	73	68	-24.7	-19.1	283	265	6.8
Proposals	69	67	67	3.0	3.0	256	247	3.6
North Coast	16	20	15	-20.0	6.7	67	58	15.5
Bankruptcies	8	10	11	-20.0	-27.3	38	35	8.6
Proposals	8	10	4	-20.0	100.0	29	23	26.1
Nechako	16	19	14	-15.8	14.3	68	51	33.3
Bankruptcies	11	5	11	120.0	0.0	34	34	0.0
Proposals	5	14	3	-64.3	66.7	34	17	100.0
Northeast	56	47	31	19.1	80.6	205	112	83.0
Bankruptcies	25	27	12	-7.4	108.3	91	40	127.5
Proposals	31	20	19	55.0	63.2	114	72	58.3
Northwest Territories	17	19	23	-10.5	-26.1	60	52	15.4
Bankruptcies	12	9	13	33.3	-7.7	35	28	25.0
Proposals	5	10	10	-50.0	-50.0	25	24	4.2
Yukon	9	13	5	-30.8	80.0	55	35	57.1
Bankruptcies	3	7	2	-57.1	50.0	27	18	50.0
Proposals	6	6	3	0.0	100.0	28	17	64.7
Nunavut	2	1	3	100.0	-33.3	9	5	80.0
Bankruptcies	0	1	1	-100.0	-100.0	3	2	50.0
Proposals	2	0	2	--	0.0	6	3	100.0

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Newfoundland and Labrador	**10**	**6**	**7**	**66.7**	**42.9**	**28**	**27**	**3.7**
Bankruptcies	**9**	**5**	**5**	**80.0**	**80.0**	**22**	**21**	**4.8**
Proposals	**1**	**1**	**2**	**0.0**	**-50.0**	**6**	**6**	**0.0**
Avalon Peninsula	5	1	7	400.0	-28.6	16	17	-5.9
Bankruptcies	4	0	5	–	-20.0	10	13	-23.1
Proposals	1	1	2	0.0	-50.0	6	4	50.0
South Coast - Burin Peninsula	3	1	0	200.0	–	4	0	–
Bankruptcies	3	1	0	200.0	–	4	0	–
Proposals	0	0	0	–	–	0	0	–
West Coast - Northern Peninsula - Labrador	2	1	0	100.0	–	3	7	-57.1
Bankruptcies	2	1	0	100.0	–	3	5	-40.0
Proposals	0	0	0	–	–	0	2	-100.0
Notre Dame - Central Bonavista Bay	0	3	0	-100.0	–	5	3	66.7
Bankruptcies	0	3	0	-100.0	–	5	3	66.7
Proposals	0	0	0	–	–	0	0	–
Prince Edward Island	**1**	**3**	**3**	**-66.7**	**-66.7**	**13**	**16**	**-18.8**
Bankruptcies	**0**	**3**	**3**	**-100.0**	**-100.0**	**7**	**12**	**-41.7**
Proposals	**1**	**0**	**0**	–	–	**6**	**4**	**50.0**
Nova Scotia	**18**	**19**	**17**	**-5.3**	**5.9**	**75**	**93**	**-19.4**
Bankruptcies	**13**	**17**	**16**	**-23.5**	**-18.8**	**63**	**69**	**-8.7**
Proposals	**5**	**2**	**1**	**150.0**	**400.0**	**12**	**24**	**-50.0**
Cape Breton	0	0	2	–	-100.0	4	8	-50.0
Bankruptcies	0	0	2	–	-100.0	2	5	-60.0
Proposals	0	0	0	–	–	2	3	-33.3
North Shore	6	2	6	200.0	0.0	13	14	-7.1
Bankruptcies	4	2	6	100.0	-33.3	11	13	-15.4
Proposals	2	0	0	–	–	2	1	100.0
Annapolis Valley	2	3	1	-33.3	100.0	9	8	12.5
Bankruptcies	2	3	1	-33.3	100.0	9	7	28.6
Proposals	0	0	0	–	–	0	1	-100.0
Southern	7	2	0	250.0	–	13	11	18.2
Bankruptcies	5	2	0	150.0	–	10	7	42.9
Proposals	2	0	0	–	–	3	4	-25.0
Halifax	3	10	7	-70.0	-57.1	35	52	-32.7
Bankruptcies	2	8	6	-75.0	-66.7	29	37	-21.6
Proposals	1	2	1	-50.0	0.0	6	15	-60.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
New Brunswick	13	14	21	-7.1	-38.1	59	80	-26.3
Bankruptcies	11	11	20	0.0	-45.0	45	59	-23.7
Proposals	2	3	1	-33.3	100.0	14	21	-33.3
Campbellton - Miramichi	5	3	6	66.7	-16.7	14	19	-26.3
Bankruptcies	4	1	6	300.0	-33.3	10	13	-23.1
Proposals	1	2	0	-50.0	--	4	6	-33.3
Moncton - Richibucto	4	6	9	-33.3	-55.6	16	28	-42.9
Bankruptcies	3	6	9	-50.0	-66.7	13	21	-38.1
Proposals	1	0	0	--	--	3	7	-57.1
Saint John - St.Stephen	2	5	2	-60.0	0.0	13	13	0.0
Bankruptcies	2	4	2	-50.0	0.0	10	12	-16.7
Proposals	0	1	0	-100.0	--	3	1	200.0
Fredericton - Oromocto	2	0	1	--	100.0	5	6	-16.7
Bankruptcies	2	0	1	--	100.0	3	4	-25.0
Proposals	0	0	0	--	--	2	2	0.0
Edmundston - Woodstock	0	1	2	-100.0	-100.0	10	10	0.0
Bankruptcies	0	1	1	-100.0	-100.0	8	5	60.0
Proposals	0	0	1	--	-100.0	2	5	-60.0
Quebec	526	477	581	10.3	-9.5	2,197	2,237	-1.8
Bankruptcies	400	352	447	13.6	-10.5	1,660	1,684	-1.4
Proposals	126	125	134	0.8	-6.0	537	553	-2.9
Gaspésie - Îles-de-la-Madeleine	7	1	5	600.0	40.0	15	15	0.0
Bankruptcies	7	1	4	600.0	75.0	14	12	16.7
Proposals	0	0	1	--	-100.0	1	3	-66.7
Bas-Saint-Laurent	7	12	13	-41.7	-46.2	50	71	-29.6
Bankruptcies	6	10	9	-40.0	-33.3	39	58	-32.8
Proposals	1	2	4	-50.0	-75.0	11	13	-15.4
Capitale-Nationale	45	45	50	0.0	-10.0	201	193	4.1
Bankruptcies	26	32	40	-18.8	-35.0	139	149	-6.7
Proposals	19	13	10	46.2	90.0	62	44	40.9
Chaudière - Appalaches	21	16	22	31.3	-4.5	105	91	15.4
Bankruptcies	16	12	18	33.3	-11.1	80	70	14.3
Proposals	5	4	4	25.0	25.0	25	21	19.0
Estrie	14	10	12	40.0	16.7	52	43	20.9
Bankruptcies	10	9	9	11.1	11.1	42	33	27.3
Proposals	4	1	3	300.0	33.3	10	10	0.0
Centre-du-Québec	25	8	20	212.5	25.0	55	59	-6.8
Bankruptcies	15	5	17	200.0	-11.8	37	45	-17.8
Proposals	10	3	3	233.3	233.3	18	14	28.6

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Montérégie	87	78	105	11.5	-17.1	357	381	-6.3
Bankruptcies	73	63	81	15.9	-9.9	289	284	1.8
Proposals	14	15	24	-6.7	-41.7	68	97	-29.9
Montréal	142	137	165	3.6	-13.9	611	650	-6.0
Bankruptcies	109	102	116	6.9	-6.0	455	464	-1.9
Proposals	33	35	49	-5.7	-32.7	156	186	-16.1
Laval	24	24	34	0.0	-29.4	111	123	-9.8
Bankruptcies	16	15	27	6.7	-40.7	80	97	-17.5
Proposals	8	9	7	-11.1	14.3	31	26	19.2
Lanaudière	30	23	33	30.4	-9.1	135	119	13.4
Bankruptcies	23	15	28	53.3	-17.9	106	95	11.6
Proposals	7	8	5	-12.5	40.0	29	24	20.8
Laurentides	54	55	35	-1.8	54.3	226	198	14.1
Bankruptcies	40	34	28	17.6	42.9	157	149	5.4
Proposals	14	21	7	-33.3	100.0	69	49	40.8
Outaouais	17	22	25	-22.7	-32.0	81	94	-13.8
Bankruptcies	13	15	19	-13.3	-31.6	62	71	-12.7
Proposals	4	7	6	-42.9	-33.3	19	23	-17.4
Abitibi - Témiscamingue	5	12	10	-58.3	-50.0	29	25	16.0
Bankruptcies	5	11	10	-54.5	-50.0	28	22	27.3
Proposals	0	1	0	-100.0	--	1	3	-66.7
Mauricie	23	16	24	43.8	-4.2	85	78	9.0
Bankruptcies	19	15	17	26.7	11.8	70	59	18.6
Proposals	4	1	7	300.0	-42.9	15	19	-21.1
Saguenay - Lac-Saint-Jean	18	14	18	28.6	0.0	57	67	-14.9
Bankruptcies	17	10	17	70.0	0.0	46	56	-17.9
Proposals	1	4	1	-75.0	0.0	11	11	0.0
Côte-Nord	5	2	4	150.0	25.0	20	15	33.3
Bankruptcies	4	2	4	100.0	0.0	15	14	7.1
Proposals	1	0	0	--	--	5	1	400.0
Nord-du-Québec	0	1	2	-100.0	-100.0	1	10	-90.0
Bankruptcies	0	1	2	-100.0	-100.0	1	8	-87.5
Proposals	0	0	0	--	--	0	2	-100.0
Ontario	225	217	255	3.7	-11.8	940	1,141	-17.6
Bankruptcies	163	167	202	-2.4	-19.3	691	884	-21.8
Proposals	62	50	53	24.0	17.0	249	257	-3.1
Ottawa	29	23	31	26.1	-6.5	92	149	-38.3
Bankruptcies	19	20	25	-5.0	-24.0	68	118	-42.4
Proposals	10	3	6	233.3	66.7	24	31	-22.6

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Kingston - Pembroke	4	6	5	-33.3	-20.0	16	28	-42.9
Bankruptcies	4	4	5	0.0	-20.0	12	24	-50.0
Proposals	0	2	0	-100.0	--	4	4	0.0
Muskoka - Kawarthas	7	2	5	250.0	40.0	14	11	27.3
Bankruptcies	7	1	4	600.0	75.0	12	10	20.0
Proposals	0	1	1	-100.0	-100.0	2	1	100.0
Toronto	116	112	121	3.6	-4.1	495	583	-15.1
Bankruptcies	82	89	99	-7.9	-17.2	363	457	-20.6
Proposals	34	23	22	47.8	54.5	132	126	4.8
Kitchener - Waterloo - Barrie	16	16	15	0.0	6.7	76	72	5.6
Bankruptcies	14	9	13	55.6	7.7	58	56	3.6
Proposals	2	7	2	-71.4	0.0	18	16	12.5
Hamilton - Niagara Peninsula	14	30	39	-53.3	-64.1	101	132	-23.5
Bankruptcies	12	27	31	-55.6	-61.3	85	92	-7.6
Proposals	2	3	8	-33.3	-75.0	16	40	-60.0
London	16	10	10	60.0	60.0	47	38	23.7
Bankruptcies	9	5	8	80.0	12.5	28	27	3.7
Proposals	7	5	2	40.0	250.0	19	11	72.7
Windsor - Sarnia	16	10	5	60.0	220.0	53	35	51.4
Bankruptcies	13	9	3	44.4	333.3	42	28	50.0
Proposals	3	1	2	200.0	50.0	11	7	57.1
Stratford - Bruce Peninsula	1	2	7	-50.0	-85.7	8	19	-57.9
Bankruptcies	0	1	3	-100.0	-100.0	5	12	-58.3
Proposals	1	1	4	0.0	-75.0	3	7	-57.1
Northeast	1	2	13	-50.0	-92.3	16	59	-72.9
Bankruptcies	0	0	10	--	-100.0	7	50	-86.0
Proposals	1	2	3	-50.0	-66.7	9	9	0.0
Northwest	4	2	1	100.0	300.0	15	10	50.0
Bankruptcies	3	2	0	50.0	--	10	7	42.9
Proposals	1	0	1	--	0.0	5	3	66.7
Manitoba	**14**	**10**	**11**	**40.0**	**27.3**	**52**	**38**	**36.8**
Bankruptcies	7	9	9	-22.2	-22.2	34	26	30.8
Proposals	7	1	2	600.0	250.0	18	12	50.0
Southeast	0	2	7	-100.0	-100.0	4	8	-50.0
Bankruptcies	0	1	6	-100.0	-100.0	3	7	-57.1
Proposals	0	1	1	-100.0	-100.0	1	1	0.0
South Central	0	0	0	--	--	8	1	700.0
Bankruptcies	0	0	0	--	--	6	0	--
Proposals	0	0	0	--	--	2	1	100.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Southwest	8	4	0	100.0	–	13	7	85.7
Bankruptcies	3	4	0	-25.0	–	8	4	100.0
Proposals	5	0	0	–	–	5	3	66.7
North Central	0	0	0	–	–	1	0	–
Bankruptcies	0	0	0	–	–	1	0	–
Proposals	0	0	0	–	–	0	0	–
Winnipeg	4	4	3	0.0	33.3	20	16	25.0
Bankruptcies	2	4	2	-50.0	0.0	10	11	-9.1
Proposals	2	0	1	–	100.0	10	5	100.0
Interlake	2	0	1	–	100.0	6	1	500.0
Bankruptcies	2	0	1	–	100.0	6	1	500.0
Proposals	0	0	0	–	–	0	0	–
Parklands	0	0	0	–	–	0	2	-100.0
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	2	-100.0
North	0	0	0	–	–	0	3	-100.0
Bankruptcies	0	0	0	–	–	0	3	-100.0
Proposals	0	0	0	–	–	0	0	–
Saskatchewan	**28**	**25**	**31**	**12.0**	**-9.7**	**117**	**119**	**-1.7**
Bankruptcies	**22**	**21**	**23**	**4.8**	**-4.3**	**91**	**85**	**7.1**
Proposals	**6**	**4**	**8**	**50.0**	**-25.0**	**26**	**34**	**-23.5**
Regina - Moose Mountain	16	6	12	166.7	33.3	52	57	-8.8
Bankruptcies	11	5	7	120.0	57.1	40	37	8.1
Proposals	5	1	5	400.0	0.0	12	20	-40.0
Swift Current - Moose Jaw	2	5	2	-60.0	0.0	11	10	10.0
Bankruptcies	2	4	0	-50.0	–	10	6	66.7
Proposals	0	1	2	-100.0	-100.0	1	4	-75.0
Saskatoon - Biggar	4	5	9	-20.0	-55.6	26	22	18.2
Bankruptcies	4	5	9	-20.0	-55.6	18	19	-5.3
Proposals	0	0	0	–	–	8	3	166.7
Yorkton - Melville	2	3	3	-33.3	-33.3	11	11	0.0
Bankruptcies	1	3	3	-66.7	-66.7	10	10	0.0
Proposals	1	0	0	–	–	1	1	0.0
Prince Albert	3	5	6	-40.0	-50.0	12	18	-33.3
Bankruptcies	3	4	5	-25.0	-40.0	10	12	-16.7
Proposals	0	1	1	-100.0	-100.0	2	6	-66.7
Northern	0	0	0	–	–	0	0	–
Bankruptcies	0	0	0	–	–	0	0	–
Proposals	0	0	0	–	–	0	0	–

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Alberta	**63**	**35**	**29**	**80.0**	**117.2**	**168**	**134**	**25.4**
Bankruptcies	**44**	**27**	**23**	**63.0**	**91.3**	**121**	**95**	**27.4**
Proposals	**19**	**8**	**6**	**137.5**	**216.7**	**47**	**39**	**20.5**
Lethbridge - Medicine Hat	1	1	0	0.0	–	2	3	-33.3
Bankruptcies	1	1	0	0.0	–	2	3	-33.3
Proposals	0	0	0	–	–	0	0	–
Camrose - Drumheller	1	0	0	–	–	2	2	0.0
Bankruptcies	1	0	0	–	–	2	1	100.0
Proposals	0	0	0	–	–	0	1	-100.0
Calgary	37	18	18	105.6	105.6	84	55	52.7
Bankruptcies	23	14	17	64.3	35.3	59	43	37.2
Proposals	14	4	1	250.0	1,300.0	25	12	108.3
Banff - Jasper - Rocky Mountain House	1	0	1	–	0.0	2	1	100.0
Bankruptcies	1	0	1	–	0.0	2	1	100.0
Proposals	0	0	0	–	–	0	0	–
Red Deer	2	1	2	100.0	0.0	7	9	-22.2
Bankruptcies	2	1	2	100.0	0.0	7	6	16.7
Proposals	0	0	0	–	–	0	3	-100.0
Edmonton	17	14	6	21.4	183.3	62	47	31.9
Bankruptcies	12	10	1	20.0	1,100.0	41	30	36.7
Proposals	5	4	5	25.0	0.0	21	17	23.5
Athabasca - Grande Prairie - Peace River	3	0	2	–	50.0	7	14	-50.0
Bankruptcies	3	0	2	–	50.0	6	9	-33.3
Proposals	0	0	0	–	–	1	5	-80.0
Wood Buffalo - Cold Lake	1	2	0	-50.0	–	3	2	50.0
Bankruptcies	1	1	0	0.0	–	2	1	100.0
Proposals	0	1	0	-100.0	–	1	1	0.0
British Columbia	**46**	**42**	**76**	**9.5**	**-39.5**	**199**	**222**	**-10.4**
Bankruptcies	**34**	**30**	**47**	**13.3**	**-27.7**	**149**	**154**	**-3.2**
Proposals	**12**	**12**	**29**	**0.0**	**-58.6**	**50**	**68**	**-26.5**
Vancouver Island and Coast	2	6	15	-66.7	-86.7	26	37	-29.7
Bankruptcies	1	4	11	-75.0	-90.9	19	28	-32.1
Proposals	1	2	4	-50.0	-75.0	7	9	-22.2
Lower Mainland - Southwest	35	28	47	25.0	-25.5	125	146	-14.4
Bankruptcies	27	19	27	42.1	0.0	94	97	-3.1
Proposals	8	9	20	-11.1	-60.0	31	49	-36.7

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Thompson - Okanagan	3	5	11	-40.0	-72.7	30	26	15.4
Bankruptcies	3	5	7	-40.0	-57.1	25	19	31.6
Proposals	0	0	4	--	-100.0	5	7	-28.6
Kootenay	2	0	0	--	--	3	1	200.0
Bankruptcies	1	0	0	--	--	2	0	--
Proposals	1	0	0	--	--	1	1	0.0
Cariboo	1	1	1	0.0	0.0	3	5	-40.0
Bankruptcies	1	1	1	0.0	0.0	2	5	-60.0
Proposals	0	0	0	--	--	1	0	--
North Coast	1	0	0	--	--	1	2	-50.0
Bankruptcies	1	0	0	--	--	1	2	-50.0
Proposals	0	0	0	--	--	0	0	--
Nechako	0	0	0	--	--	2	0	--
Bankruptcies	0	0	0	--	--	2	0	--
Proposals	0	0	0	--	--	0	0	--
Northeast	1	0	2	--	-50.0	5	3	66.7
Bankruptcies	0	0	1	--	-100.0	2	1	100.0
Proposals	1	0	1	--	0.0	3	2	50.0
Northwest Territories	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Yukon	0	0	0	--	--	0	0	--
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Nunavut	0	0	0	--	--	1	0	--
Bankruptcies	0	0	0	--	--	1	0	--
Proposals	0	0	0	--	--	0	0	--

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
St. John's	**N.L.**	**207**	**208**	**164**	**-0.5**	**26.2**	**872**	**648**	**34.6**
Bankruptcies		132	118	106	11.9	24.5	527	512	2.9
Proposals		75	90	58	-16.7	29.3	345	136	153.7
Halifax	**N.S.**	**516**	**498**	**486**	**3.6**	**6.2**	**2,034**	**1,939**	**4.9**
Bankruptcies		377	336	348	12.2	8.3	1,462	1,392	5.0
Proposals		139	162	138	-14.2	0.7	572	547	4.6
Moncton	**N.B.**	**247**	**236**	**204**	**4.7**	**21.1**	**936**	**870**	**7.6**
Bankruptcies		141	158	138	-10.8	2.2	594	580	2.4
Proposals		106	78	66	35.9	60.6	342	290	17.9
Saint John	**N.B.**	**198**	**188**	**172**	**5.3**	**15.1**	**789**	**760**	**3.8**
Bankruptcies		112	120	118	-6.7	-5.1	490	485	1.0
Proposals		86	68	54	26.5	59.3	299	275	8.7
Saguenay	**Que.**	**232**	**219**	**227**	**5.9**	**2.2**	**896**	**841**	**6.5**
Bankruptcies		134	126	128	6.3	4.7	504	470	7.2
Proposals		98	93	99	5.4	-1.0	392	371	5.7
Québec	**Que.**	**785**	**758**	**817**	**3.8**	**-3.9**	**3,176**	**3,167**	**0.3**
Bankruptcies		478	452	508	5.8	-5.9	1,919	1,926	-0.4
Proposals		307	304	309	1.0	-0.6	1,257	1,241	1.3
Sherbrooke	**Que.**	**236**	**206**	**253**	**14.6**	**-6.7**	**955**	**948**	**0.7**
Bankruptcies		143	138	162	3.6	-11.7	634	629	0.8
Proposals		93	68	91	36.8	2.2	321	319	0.6
Trois-Rivières	**Que.**	**191**	**212**	**189**	**-9.9**	**1.1**	**799**	**776**	**3.0**
Bankruptcies		128	141	138	-9.2	-7.2	536	527	1.7
Proposals		63	71	51	-11.3	23.5	263	249	5.6
Montréal	**Que.**	**4,508**	**4,587**	**4,800**	**-1.7**	**-6.1**	**19,069**	**19,802**	**-3.7**
Bankruptcies		2,414	2,451	2,613	-1.5	-7.6	10,178	10,764	-5.4
Proposals		2,094	2,136	2,187	-2.0	-4.3	8,891	9,038	-1.6
Ottawa - Gatineau	**Ont./ Que.**	**1,047**	**1,096**	**1,043**	**-4.5**	**0.4**	**4,493**	**4,407**	**2.0**
Bankruptcies		539	579	558	-6.9	-3.4	2,381	2,412	-1.3
Proposals		508	517	485	-1.7	4.7	2,112	1,995	5.9
Kingston	**Ont.**	**117**	**112**	**111**	**4.5**	**5.4**	**460**	**487**	**-5.5**
Bankruptcies		70	55	70	27.3	0.0	232	279	-16.8
Proposals		47	57	41	-17.5	14.6	228	208	9.6
Peterborough	**Ont.**	**73**	**75**	**83**	**-2.7**	**-12.0**	**332**	**356**	**-6.7**
Bankruptcies		33	26	41	26.9	-19.5	131	173	-24.3
Proposals		40	49	42	-18.4	-4.8	201	183	9.8
Oshawa	**Ont.**	**241**	**234**	**257**	**3.0**	**-6.2**	**983**	**1,092**	**-10.0**
Bankruptcies		101	91	109	11.0	-7.3	391	440	-11.1
Proposals		140	143	148	-2.1	-5.4	592	652	-9.2

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Toronto	**Ont.**	**3,248**	**3,368**	**3,510**	**-3.6**	**-7.5**	**13,938**	**14,254**	**-2.2**
Bankruptcies		1,170	1,194	1,306	-2.0	-10.4	5,072	5,532	-8.3
Proposals		2,078	2,174	2,204	-4.4	-5.7	8,866	8,722	1.7
Hamilton	**Ont.**	**421**	**454**	**488**	**-7.3**	**-13.7**	**1,948**	**1,935**	**0.7**
Bankruptcies		206	206	214	0.0	-3.7	841	847	-0.7
Proposals		215	248	274	-13.3	-21.5	1,107	1,088	1.7
St. Catharines - Niagara	**Ont.**	**317**	**372**	**383**	**-14.8**	**-17.2**	**1,544**	**1,524**	**1.3**
Bankruptcies		117	153	173	-23.5	-32.4	625	690	-9.4
Proposals		200	219	210	-8.7	-4.8	919	834	10.2
Kitchener	**Ont.**	**360**	**313**	**371**	**15.0**	**-3.0**	**1,422**	**1,470**	**-3.3**
Bankruptcies		156	153	170	2.0	-8.2	667	625	6.7
Proposals		204	160	201	27.5	1.5	755	845	-10.7
Brantford	**Ont.**	**98**	**86**	**96**	**14.0**	**2.1**	**408**	**419**	**-2.6**
Bankruptcies		39	35	45	11.4	-13.3	174	174	0.0
Proposals		59	51	51	15.7	15.7	234	245	-4.5
Guelph	**Ont.**	**97**	**68**	**79**	**42.6**	**22.8**	**324**	**324**	**0.0**
Bankruptcies		44	31	25	41.9	76.0	148	149	-0.7
Proposals		53	37	54	43.2	-1.9	176	175	0.6
London	**Ont.**	**465**	**461**	**477**	**0.9**	**-2.5**	**1,925**	**1,887**	**2.0**
Bankruptcies		215	204	223	5.4	-3.6	833	863	-3.5
Proposals		250	257	254	-2.7	-1.6	1,092	1,024	6.6
Windsor	**Ont.**	**233**	**236**	**305**	**-1.3**	**-23.6**	**957**	**1,191**	**-19.6**
Bankruptcies		113	98	150	15.3	-24.7	432	560	-22.9
Proposals		120	138	155	-13.0	-22.6	525	631	-16.8
Barrie	**Ont.**	**158**	**163**	**178**	**-3.1**	**-11.2**	**705**	**811**	**-13.1**
Bankruptcies		55	72	95	-23.6	-42.1	283	400	-29.3
Proposals		103	91	83	13.2	24.1	422	411	2.7
Greater Sudbury	**Ont.**	**251**	**225**	**201**	**11.6**	**24.9**	**884**	**851**	**3.9**
Bankruptcies		117	113	109	3.5	7.3	410	417	-1.7
Proposals		134	112	92	19.6	45.7	474	434	9.2
Thunder Bay	**Ont.**	**73**	**85**	**71**	**-14.1**	**2.8**	**336**	**337**	**-0.3**
Bankruptcies		45	50	50	-10.0	-10.0	196	215	-8.8
Proposals		28	35	21	-20.0	33.3	140	122	14.8
Winnipeg	**Man.**	**415**	**379**	**339**	**9.5**	**22.4**	**1,607**	**1,262**	**27.3**
Bankruptcies		223	231	188	-3.5	18.6	913	774	18.0
Proposals		192	148	151	29.7	27.2	694	488	42.2
Regina	**Sask.**	**190**	**177**	**121**	**7.3**	**57.0**	**683**	**462**	**47.8**
Bankruptcies		61	55	56	10.9	8.9	236	201	17.4
Proposals		129	122	65	5.7	98.5	447	261	71.3

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Saskatoon	**Sask.**	**170**	**190**	**147**	**-10.5**	**15.6**	**730**	**544**	**34.2**
Bankruptcies		96	88	67	9.1	43.3	376	263	43.0
Proposals		74	102	80	-27.5	-7.5	354	281	26.0
Calgary	**Alta.**	**915**	**1,003**	**827**	**-8.8**	**10.6**	**3,899**	**3,078**	**26.7**
Bankruptcies		320	346	334	-7.5	-4.2	1,390	1,237	12.4
Proposals		595	657	493	-9.4	20.7	2,509	1,841	36.3
Edmonton	**Alta.**	**833**	**845**	**648**	**-1.4**	**28.5**	**3,504**	**2,553**	**37.3**
Bankruptcies		364	362	275	0.6	32.4	1,561	1,168	33.6
Proposals		469	483	373	-2.9	25.7	1,943	1,385	40.3
Kelowna	**B.C.**	**128**	**109**	**127**	**17.4**	**0.8**	**494**	**567**	**-12.9**
Bankruptcies		58	50	62	16.0	-6.5	223	273	-18.3
Proposals		70	59	65	18.6	7.7	271	294	-7.8
Abbotsford	**B.C.**	**80**	**114**	**116**	**-29.8**	**-31.0**	**421**	**504**	**-16.5**
Bankruptcies		31	46	45	-32.6	-31.1	177	230	-23.0
Proposals		49	68	71	-27.9	-31.0	244	274	-10.9
Vancouver	**B.C.**	**970**	**1,096**	**1,171**	**-11.5**	**-17.2**	**4,533**	**5,025**	**-9.8**
Bankruptcies		374	410	480	-8.8	-22.1	1,733	2,210	-21.6
Proposals		596	686	691	-13.1	-13.7	2,800	2,815	-0.5
Victoria	**B.C.**	**248**	**234**	**284**	**6.0**	**-12.7**	**1,073**	**1,168**	**-8.1**
Bankruptcies		86	83	134	3.6	-35.8	417	546	-23.6
Proposals		162	151	150	7.3	8.0	656	622	5.5

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
St. John's	**N.L.**	**5**	**0**	**7**	**--**	**-28.6**	**13**	**14**	**-7.1**
Bankruptcies		4	0	5	--	-20.0	8	12	-33.3
Proposals		1	0	2	--	-50.0	5	2	150.0
Halifax	**N.S.**	**3**	**8**	**7**	**-62.5**	**-57.1**	**33**	**49**	**-32.7**
Bankruptcies		2	7	6	-71.4	-66.7	28	35	-20.0
Proposals		1	1	1	0.0	0.0	5	14	-64.3
Moncton	**N.B.**	**3**	**5**	**7**	**-40.0**	**-57.1**	**11**	**18**	**-38.9**
Bankruptcies		2	5	7	-60.0	-71.4	9	14	-35.7
Proposals		1	0	0	--	--	2	4	-50.0
Saint John	**N.B.**	**2**	**5**	**0**	**-60.0**	**--**	**12**	**8**	**50.0**
Bankruptcies		2	4	0	-50.0	--	9	7	28.6
Proposals		0	1	0	-100.0	--	3	1	200.0
Saguenay	**Que.**	**8**	**8**	**7**	**0.0**	**14.3**	**30**	**28**	**7.1**
Bankruptcies		8	5	6	60.0	33.3	24	22	9.1
Proposals		0	3	1	-100.0	-100.0	6	6	0.0
Québec	**Que.**	**46**	**42**	**50**	**9.5**	**-8.0**	**211**	**178**	**18.5**
Bankruptcies		30	28	38	7.1	-21.1	146	135	8.1
Proposals		16	14	12	14.3	33.3	65	43	51.2
Sherbrooke	**Que.**	**7**	**6**	**4**	**16.7**	**75.0**	**34**	**25**	**36.0**
Bankruptcies		5	5	3	0.0	66.7	28	19	47.4
Proposals		2	1	1	100.0	100.0	6	6	0.0
Trois-Rivières	**Que.**	**13**	**8**	**17**	**62.5**	**-23.5**	**48**	**47**	**2.1**
Bankruptcies		9	8	10	12.5	-10.0	38	32	18.8
Proposals		4	0	7	--	-42.9	10	15	-33.3
Montréal	**Que.**	**260**	**232**	**283**	**12.1**	**-8.1**	**1,099**	**1,135**	**-3.2**
Bankruptcies		199	168	203	18.5	-2.0	819	831	-1.4
Proposals		61	64	80	-4.7	-23.8	280	304	-7.9
Ottawa - Gatineau	**Ont./ Que.**	**39**	**31**	**44**	**25.8**	**-11.4**	**136**	**189**	**-28.0**
Bankruptcies		27	24	33	12.5	-18.2	103	149	-30.9
Proposals		12	7	11	71.4	9.1	33	40	-17.5
Kingston	**Ont.**	**1**	**3**	**2**	**-66.7**	**-50.0**	**5**	**15**	**-66.7**
Bankruptcies		1	3	2	-66.7	-50.0	5	13	-61.5
Proposals		0	0	0	--	--	0	2	-100.0
Peterborough	**Ont.**	**2**	**1**	**1**	**100.0**	**100.0**	**4**	**4**	**0.0**
Bankruptcies		2	0	1	--	100.0	2	4	-50.0
Proposals		0	1	0	-100.0	--	2	0	--
Oshawa	**Ont.**	**5**	**10**	**4**	**-50.0**	**25.0**	**29**	**34**	**-14.7**
Bankruptcies		4	8	4	-50.0	0.0	22	31	-29.0
Proposals		1	2	0	-50.0	--	7	3	133.3

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Toronto	**Ont.**	**100**	**98**	**108**	**2.0**	**-7.4**	**435**	**521**	**-16.5**
Bankruptcies		70	78	87	-10.3	-19.5	318	401	-20.7
Proposals		30	20	21	50.0	42.9	117	120	-2.5
Hamilton	**Ont.**	**6**	**16**	**23**	**-62.5**	**-73.9**	**44**	**67**	**-34.3**
Bankruptcies		6	14	17	-57.1	-64.7	37	44	-15.9
Proposals		0	2	6	-100.0	-100.0	7	23	-69.6
St. Catharines - Niagara	**Ont.**	**2**	**9**	**9**	**-77.8**	**-77.8**	**28**	**26**	**7.7**
Bankruptcies		2	9	7	-77.8	-71.4	26	19	36.8
Proposals		0	0	2	--	-100.0	2	7	-71.4
Kitchener	**Ont.**	**5**	**5**	**5**	**0.0**	**0.0**	**25**	**12**	**108.3**
Bankruptcies		4	4	5	0.0	-20.0	20	11	81.8
Proposals		1	1	0	0.0	--	5	1	400.0
Brantford	**Ont.**	**5**	**3**	**3**	**66.7**	**66.7**	**17**	**16**	**6.3**
Bankruptcies		3	2	3	50.0	0.0	12	11	9.1
Proposals		2	1	0	100.0	--	5	5	0.0
Guelph	**Ont.**	**0**	**1**	**1**	**-100.0**	**-100.0**	**3**	**12**	**-75.0**
Bankruptcies		0	1	1	-100.0	-100.0	2	6	-66.7
Proposals		0	0	0	--	--	1	6	-83.3
London	**Ont.**	**10**	**10**	**6**	**0.0**	**66.7**	**35**	**25**	**40.0**
Bankruptcies		5	5	5	0.0	0.0	20	16	25.0
Proposals		5	5	1	0.0	400.0	15	9	66.7
Windsor	**Ont.**	**12**	**9**	**3**	**33.3**	**300.0**	**37**	**18**	**105.6**
Bankruptcies		9	8	2	12.5	350.0	29	14	107.1
Proposals		3	1	1	200.0	200.0	8	4	100.0
Barrie	**Ont.**	**5**	**3**	**3**	**66.7**	**66.7**	**18**	**22**	**-18.2**
Bankruptcies		5	0	2	--	150.0	13	17	-23.5
Proposals		0	3	1	-100.0	-100.0	5	5	0.0
Greater Sudbury	**Ont.**	**0**	**1**	**1**	**-100.0**	**-100.0**	**4**	**9**	**-55.6**
Bankruptcies		0	0	0	--	--	1	7	-85.7
Proposals		0	1	1	-100.0	-100.0	3	2	50.0
Thunder Bay	**Ont.**	**4**	**1**	**1**	**300.0**	**300.0**	**13**	**7**	**85.7**
Bankruptcies		3	1	0	200.0	--	8	6	33.3
Proposals		1	0	1	--	0.0	5	1	400.0
Winnipeg	**Man.**	**4**	**3**	**4**	**33.3**	**0.0**	**22**	**17**	**29.4**
Bankruptcies		2	3	2	-33.3	0.0	12	11	9.1
Proposals		2	0	2	--	0.0	10	6	66.7
Regina	**Sask.**	**12**	**4**	**8**	**200.0**	**50.0**	**37**	**40**	**-7.5**
Bankruptcies		8	3	4	166.7	100.0	29	26	11.5
Proposals		4	1	4	300.0	0.0	8	14	-42.9

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q4 2016	Q3 2016	Q4 2015	Q3 2016 to Q4 2016	Q4 2015 to Q4 2016	12-31-2016	12-31-2015	% Change
Saskatoon	**Sask.**	**2**	**3**	**6**	**-33.3**	**-66.7**	**21**	**15**	**40.0**
Bankruptcies		2	3	6	-33.3	-66.7	14	13	7.7
Proposals		0	0	0	--	--	7	2	250.0
Calgary	**Alta.**	**32**	**17**	**15**	**88.2**	**113.3**	**76**	**48**	**58.3**
Bankruptcies		20	13	14	53.8	42.9	53	38	39.5
Proposals		12	4	1	200.0	1,100.0	23	10	130.0
Edmonton	**Alta.**	**15**	**11**	**5**	**36.4**	**200.0**	**54**	**42**	**28.6**
Bankruptcies		11	9	1	22.2	1,000.0	37	30	23.3
Proposals		4	2	4	100.0	0.0	17	12	41.7
Kelowna	**B.C.**	**2**	**1**	**4**	**100.0**	**-50.0**	**12**	**17**	**-29.4**
Bankruptcies		2	1	3	100.0	-33.3	10	14	-28.6
Proposals		0	0	1	--	-100.0	2	3	-33.3
Abbotsford	**B.C.**	**0**	**0**	**3**	**--**	**-100.0**	**5**	**8**	**-37.5**
Bankruptcies		0	0	2	--	-100.0	3	7	-57.1
Proposals		0	0	1	--	-100.0	2	1	100.0
Vancouver	**B.C.**	**30**	**26**	**32**	**15.4**	**-6.3**	**97**	**110**	**-11.8**
Bankruptcies		24	18	20	33.3	20.0	72	75	-4.0
Proposals		6	8	12	-25.0	-50.0	25	35	-28.6
Victoria	**B.C.**	**2**	**2**	**7**	**0.0**	**-71.4**	**14**	**13**	**7.7**
Bankruptcies		1	1	6	0.0	-83.3	9	10	-10.0
Proposals		1	1	1	0.0	0.0	5	3	66.7